

**STATE OF MARYLAND
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**



**Invitation for Bids (IFB) No. DHCD-16-4
THREE-IN-ONE CREDIT SERVICES**

IFB Issue Date: May 2, 2016

Procurement Officer: Jada Fletcher
7800 Harkins Road, Room 260, Lanham, Maryland 20706
Phone: (301) 429-7570
E-mail: jada.fletcher1@maryland.gov

Contract Monitor: David Klingler
7800 Harkins Road, Lanham, Maryland 20706
Phone: (301) 429-7799
E-mail: david.klingler@maryland.gov

Bids are to be sent to: Department of Housing and Community Development
7800 Harkins Road, Room 260, Lanham, Maryland 20706
Attention: Jada Fletcher

Mark in the lower left or right-hand corner: "IFB No. DHCD-16-4; MUST BE OPENED BY ADDRESSEE ONLY."

Bids must be sealed and clearly labeled exactly as indicated to ensure that they are delivered intact and unopened.

Bid Due (Closing) Date and Time: May 9, 2016, at 2:00 P.M, Local Time

NOTICE

Prospective Bidders who have received this document from a source other than the Issuing Office should immediately contact the Issuing Office and provide their name and mailing address so that any amendments to the IFB and other communications may be sent to them.

**Minority Business Enterprises and Certified Small Businesses
are encouraged to respond to this solicitation.**

General Information

Summary

The Department of Housing and Community Development (DHCD), a principal department of the State of Maryland (State), is seeking qualified Contractors to assist DHCD with the analysis of single family borrower(s) applications for homeownership loans. DHCD is seeking bids for three-in-one credit reporting services.

Contract Type

The Contract resulting from this solicitation shall be an indefinite quantity contract with firm fixed unit prices as defined in COMAR 21.06.03.06.A(2) (indefinite quantity) and 21.06.03.02.A(1) and (2) (fixed price and firm fixed price).

Contract Duration

The duration of the Contract shall be from the date of issuance of the purchase order plus two (2) years thereafter. There are no renewal options.

Procurement Officer

The Procurement Officer is the primary point of contact in the State for purposes of this IFB prior to the award of any Contract. The name and contact information of the Procurement Officer are indicated in the title page.

The Department may change the Procurement Officer at any time by written notice.

Contract Monitor

The Contract Monitor is the State representative for this Contract who is primarily responsible for Contract administration functions after Contract award. The name and contact information of the Contract Monitor are indicated on the title page.

The Department may change the Contract Monitor at any time by written notice.

Questions

Inquiries regarding this IFB should be directed to the Procurement Officer listed on the title page.

Procurement Method

This Contract will be awarded in accordance with COMAR 21.05.07, which governs the procurement of items expected to cost \$25,000 or less.

Bid Closing Date and Time

All bids must be received at the address listed on the title page and no later than the Bid Due Date and Time indicated on the title page. **No late bids will be accepted.**

Duration of Bid

Bids submitted in response to this IFB are irrevocable for ninety (90) days following the closing date for bids. The Procurement Officer may extend this period, with the Bidder's written consent.

Multiple or Alternate Bids

Multiple and/or alternate Bids will not be accepted.

Award Basis

The Contract shall be awarded to the responsible Bidder submitting a responsive Bid with the most favorable bid price (per COMAR 21.05.07.06.D(2)). One (1) award shall be made.

Substitution of Personnel

Any substitution of personnel after the Contract has begun must be approved in writing by the Contract Monitor prior to the substitution. If the Contractor substitutes personnel without the prior written approval of the Contract Monitor, the Contract may be terminated.

Minority Business Enterprises (MBEs)

Minority Business Enterprises (MBEs) are encouraged to respond to this solicitation. MBE vendors are encouraged to obtain MBE certification from the Maryland Department of Transportation, Office of Minority Business Enterprise. Direct all certification-related questions to:

Office of Minority Business Enterprise
Maryland Department of Transportation
P.O. Box 8755
BWI Airport, Maryland 21240-0755
(410) 859-7328
<http://www.mdot.maryland.gov>

Small Businesses

Although this is not a Small Business Reserve procurement, small businesses are encouraged to respond to this solicitation and to register with the Maryland Department of General Services for the Maryland Small Business Reserve Program through a self-certification process at <https://www.smallbusinessreserve.maryland.gov/registration/>.

A "Small Business" is a business, other than a broker, that meets the following criteria:

- The business is independently owned and operated;
- The business is not a subsidiary of another business;
- The business is not dominant in its field of operation;
- The wholesale operations of the business did not employ more than 50 persons, and the gross sales of the business did not exceed an average of \$4,000,000 in its most recently completed 3 fiscal years;

- The retail operations of the business did not employ more than 25 persons, and the gross sales of the business did not exceed an average of \$3,000,000 in its most recently completed 3 fiscal years;
- The manufacturing operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$2,000,000 in its most recently completed 3 fiscal years;
- The service operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$10,000,000 in its most recently completed 3 fiscal years;
- The construction operations of the business did not employ more than 50 persons, and the gross sales of the business did not exceed an average of \$7,000,000 in its most recently completed 3 fiscal years; and
- The architectural and engineering operations of the business did not employ more than 100 persons, and the gross sales of the business did not exceed an average of \$4,500,000 in its most recently completed 3 fiscal years.

If a business has not existed for three years, the gross sales average is computed for the period of the business's existence. For newly formed businesses the determination will be based upon employment levels and projected gross sales.

Verification of Registration and Tax Payment

Before a business entity can do business in the State it must be registered with the State Department of Assessments and Taxation (SDAT). SDAT is located at State Office Building, Room 803, 301 West Preston Street, Baltimore, Maryland 21201. The SDAT website is <http://sdacert3.resiusa.org/ucc-charter/>. It is strongly recommended that any potential Bidder complete registration prior to the due date for receipt of Bids. A Bidder's failure to complete registration with SDAT may disqualify an otherwise successful Bidder from final consideration and recommendation for Contract award.

Mandatory Contractual Terms

By submitting a Bid in response to this IFB, a Bidder, if selected for award, shall be deemed to have accepted all terms and conditions of this IFB *and* the State's mandatory terms and conditions under COMAR 21.07.01: http://www.dsd.state.md.us/COMAR/SubtitleSearch.aspx?search=21.07.01.*. Any exceptions to this IFB must be raised prior to Bid submission. Changes to the solicitation, including the Bid Form, made by the Bidder may result in Bid rejection.

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MINIMUM QUALIFICATIONS

The following qualifications shall be met to be considered for contract award:

- A. The Contractor must be able to provide credit information in the form of a credit report inclusive of all three credit reporting agencies: Equifax, Experian, and TransUnion on individual borrowers.

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SCOPE OF WORK

Background

The purpose of this IFB is to invite qualified firms to provide credit reporting services for reports inclusive of all three credit reporting agencies - Equifax, Experian, and TransUnion - on individual single family borrowers, who have applied to DHCD for a homeownership loan, to assist DHCD in deciding whether to approve the application for loan.

Detailed Specifications

The Contractor shall provide, for each individual borrower, one consolidated report that combines information from all three credit reporting agencies.

Each report shall include at a minimum the following information:

- 1) Aggregate report of all applicants that separates them by risk.
- 2) Flags any report that may have been subject to identity theft.
- 3) Identifies self-employed applicants.
- 4) FICO Score as expressly developed by the Fair Isaac Corporation.

BID FORMAT

Required Bid Submissions. Submit two (2) copies of each of the following documents with original signatures *in a sealed envelope* to the Procurement Officer by the bid due date and time and to the address listed on the title page. Failure to include all required submissions may result in a bid being deemed non-responsive.

A. Transmittal Letter. A Transmittal Letter shall accompany the Bid and include the following:

1. Name and address of the Bidder;
2. Name, title, e-mail address, and telephone number of primary contact for the Bidder;
3. Solicitation Title and Solicitation Number that the Bid is in response to;
4. Signature, typed name, and title of an individual authorized to commit the Bidder to its Bid;
5. Federal Employer Identification Number (FEIN) of the Bidder, or if a single individual, that individual's Social Security Number (SSN);
6. Bidder's eMM number;
7. Bidder's MBE certification number (if applicable);
8. Acceptance of all State IFB and Contract terms and conditions; and

B. Completed Bid Form (**Attachment A**)

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PRICE BID FORM, page 1 of 2

The Price Bid Form is used to calculate the Bidder's TOTAL, EVALUATED BID PRICE. Follow these instructions carefully when completing your Price Bid Form:

- A. All Unit and Extended Prices must be clearly entered in dollars and cents, e.g., \$24.15, and must be the actual price per unit for the specific item or service identified in this IFB. Every blank below shall be filled in.
- B. All calculations shall be rounded to the nearest cent, i.e., .344 shall be .34 and .345 shall be .35.
- C. Except as instructed on the Price Bid Form, nothing shall be entered on or attached to the Price Bid Form that alters or proposes conditions or contingencies on the prices. Alterations and/or conditions may render this Bidder's submission nonresponsive.

Item	Price per single individual on mortgage application	Price per two individuals jointly on mortgage application
Credit Report to include all three Credit Reporting Agencies per Scope of Work	\$	\$

Submitted By:

Authorized Signature: _____ Date: _____

Printed Name and Title: _____

Bidder Name: _____

Bidder Address: _____

FEIN: _____ eMM #: _____

MDE Contractor Accreditation Number: _____

Small Business Certification Number, if applicable: _____

Bidder Contact Information: Telephone: (____) ____ – _____ Fax: (____) ____ – _____

E-mail: _____